

Information to identify the case:

Debtor 1 Allen David Glance
First Name _____ Middle Name _____ Last Name _____
Debtor 2 Mary Kathryn Glance
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN xxx-xx-4331
EIN -----
Social Security number or ITIN xxx-xx-3983
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-10888-TPA**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Allen David Glance

Mary Kathryn Glance

12/23/21

By the court:

Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Allen David Glance
Mary Kathryn Glance
Debtors

Case No. 16-10888-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: Dec 23, 2021

User: dpas
Form ID: 3180W

Page 1 of 5
Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Allen David Glance, Mary Kathryn Glance, 140 Clayton Avenue, Erie, PA 16509-1439
sp	+ Ryan Carroll, Edgar Snyder & Associates, 600 Grant Street, Floor 10, Pittsburgh, PA 15219-2807
14291272	+ Action Recovery, 2425 Thomas Road, Suite 17, Phoenix, AZ 85016-7944
14291273	+ Adam H. Davis, Esquire, Omni William Penn Tower, 555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408
14291276	Aspen Dental, PO Box 3126, Syracuse, NY 13220-3126
14306774	+ Associated Clinical Laboratories, PO Box 71312, Philadelphia, PA 19176-1312
14306775	+ Associated Clinical Laboratories, PO Box 740631, Cincinnati, OH 45274-0631
14291279	BMG Music Service, P.O. Box 91502, Indianapolis, IN 46291-0032
14291277	+ Berkheimer, 50 North Seventh Street, Bangor, PA 18013-1798
14291278	+ Berkheimer Tax Administrator, PO Box 25153, Lehigh Valley, PA 18002-5153
14291280	+ Bureau Of Collection R, 7575 Corporate Way, Eden Prairie, MN 55344-2022
14291282	+ Ccs/First National Ban, 500 E 60th St N, Sioux Falls, SD 57104-0478
14291283	Clinical Assoc in Radiology, P.C., PO Box 49, Pittsburgh, PA 15230-0049
14291284	+ Commercial Acceptance, 2 W Main St, Shiremanstown, PA 17011-6326
14291285	+ Creditech, 50 N 7th St, Bangor, PA 18013-1791
14291286	+ ENT Specialists of Northwestern PA, INC, 3580 Peach Street, Erie, PA 16508-2776
14291287	+ Erie City School District, 148 West 21st Street, Erie, PA 16502-2834
14291288	+ Erie Water Works, 340 West Bayfront Parkway, Erie, PA 16507-2004
14306787	+ Erie Water Works, 340 West Bayfront Parkway, PO Box 6179, Erie, PA 16512-6179
14291289	First National Collection Bureau, 610 William Way, Sparks, NV 89434
14306791	+ Guideposts, PO Box 5831, Harlan, IA 51593-1331
14291292	+ Holiday Financial Serv, 715 W 38th St, Erie, PA 16508-2626
14291296	++ JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519 address filed with court:, J.C. Christensen & Associates, Inc., P.O. Box 519, Sauk Rapids, MN 56379-0519
14291298	+ Matthew Brushwood, Esquire, Phelan Hallinan LLP, Omni William Penn Office Tower, 555 Grant Street, Suite 360, Pittsburgh, PA 15219-4411
14306799	+ MedCare Equipment, PO Box 5029, Greensburg, PA 15601-5058
14291302	+ Nh Northeast Cr Svcs, 41 Simon St, Nashua, NH 03060-3091
14306804	#+ North Shore Agency, PO Box 9205, Old Bethpage, NY 11804-9005
14291303	+ Northland Goup, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
14291304	+ Northwest Consumer Discount, 3307 Liberty St, Erie, PA 16508-2558
14291305	+ Penelec, 331 Newman Springs Road, Buildling 3, Red Bank, NJ 07701-5688
14335591	+ Penelec, c/o FirstEnergy, 331 Newman Springs Road, Bldg. 3, Red Bank, NJ 07701-5688
14291310	+ Revenue Group, 3700 Park East Dr Ste 24, Beachwood, OH 44122-4305
14291311	+ Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
14306817	Shop Now Pay Later, PO Box 2852, Erie, PA 16509
14291313	#+ Spartan Financial, 13730 S Point Blvd, Charlotte, NC 28273-7715
14291315	+ Tribute, PO Box 790193, Saint Louis, MO 63179-0193
14364841	UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123
14291316	+ UPMC Hamot, PO Box 382059, Pittsburgh, PA 15250-0001

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14363714 UPMC Hamot, PO Box 1123, Minneapolis MN 55440-1123

14291317 UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

14306825 + Van Ru Credit, 1350 E. Touhy Avenue, Suite 300 E, Des Plaines, IL 60018-3342

TOTAL: 41

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 24 2021 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RSVVCBICNOTICE1@state.pa.us	Dec 23 2021 22:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 24 2021 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RSVVCBICNOTICE1@state.pa.us	Dec 23 2021 22:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnnotifications@creditacceptance.com	Dec 23 2021 22:37:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste 3000, Southfield, MI 48034-8331
cr	EDI: RECOVERYCORP.COM	Dec 24 2021 03:38:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14291274	+ EDI: AFNIRECOVERY.COM	Dec 24 2021 03:38:00	Afni, Inc., P.O. Box 3667, Bloomington, IL 61702-3667
14291281	Email/Text: CCBANKRUPTCY@CORTRUSTBANK.COM	Dec 23 2021 22:38:00	Ccs/Cortrust Bank, 500 E 60th St N, Sioux Falls, SD 57104
14645317	+ Email/Text: ebnnotifications@creditacceptance.com	Dec 23 2021 22:37:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14291290	+ Email/Text: Banko@frontlineas.com	Dec 23 2021 22:38:00	Frontline Asset Strategies, LLC, 1935 West County Road B2, Suite 425, Saint Paul, MN 55113-2795
14291291	+ EDI: RMSC.COM	Dec 24 2021 03:38:00	GE Money, PO Box 960013, Orlando, FL 32896-0013
14291293	EDI: IRS.COM	Dec 24 2021 03:38:00	Internal Revenue Service, Insolvency Unit, P.O. Box 628, Pittsburgh, PA 15230
14291297	EDI: JEFFERSONCAP.COM	Dec 24 2021 03:38:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud, MN 56302-9617
15400584	+ EDI: AISMIDFIRST	Dec 24 2021 03:38:00	MidFirst Bank,, Attn: Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14291299	+ EDI: MID8.COM	Dec 24 2021 03:38:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14291300	+ Email/Text: Bankruptcy@natfuel.com	Dec 23 2021 22:38:00	National Fuel, P.O. Box 2081, Erie, PA 16512-2081
14291301	+ Email/Text: Bankruptcies@nragroup.com	Dec 23 2021 22:38:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
14291306	EDI: PRA.COM	Dec 24 2021 03:38:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14291307	+ EDI: PRA.COM	Dec 24 2021 03:38:00	Pra Receivables Management, LLC, As Agent of

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14291308	EDI: Q3G.COM	Dec 24 2021 03:38:00	Portfolio Recovery Assocs., P.O. Box 41067, Norfolk, VA 23541-1067
14292233	EDI: RECOVERYCORP.COM	Dec 24 2021 03:38:00	Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788
14291309	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Dec 23 2021 22:46:58	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14291314	Email/Text: amieg@stcol.com	Dec 23 2021 22:38:00	Regional Acceptance Corporation, P.O. Box 1847, Wilson, NC 27894-1847
14291312	+ EDI: DRIV.COM	Dec 24 2021 03:38:00	State Collection Service, 2509 S Stoughton Rd, Madison, WI 53716
14306816	+ EDI: CBS7AVE	Dec 24 2021 03:38:00	Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284
14306822	+ EDI: CMIGROUP.COM	Dec 24 2021 03:38:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
14306820	+ Email/Text: DL-ICOMSBankruptcy@charter.com	Dec 23 2021 22:38:00	TW Northeast Ohio Division, C/O Credit Management, PO Box 118288, Carrollton, TX 75011-8288
14291318	+ EDI: VERIZONCOMB.COM	Dec 24 2021 03:38:00	Time Warner Cable, P.O. Box 0901, Carol Stream, IL 60132-0901
14291319	EDI: WFFC.COM	Dec 24 2021 03:38:00	Verizon, P.O. Box 3037, Bloomington, IL 61702-3037
14337656	+ EDI: WFFC.COM	Dec 24 2021 03:38:00	Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
14291320	+ EDI: WFFC.COM	Dec 24 2021 03:38:00	Wells Fargo Bank, NA, Default Documents Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
			Wells Fargo Home Mortgage, 405 Sw 5th St, Des Moines, IA 50309-4675

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Regional Acceptance Corporation
cr		Wells Fargo Bank, N.A.
cr		Wells Fargo Bank, NA
14306769	*+	Action Recovery, 2425 Thomas Road, Suite 17, Phoenix, AZ 85016-7944
14306770	*+	Adam H. Davis, Esquire, Omni William Penn Tower, 555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408
14306771	*+	Afni, Inc., P.O. Box 3667, Bloomington, IL 61702-3667
14306772	*	Anesthesia Consultants of Erie, PO Box 1149, Erie, PA 16512-1149
14306773	*	Aspen Dental, PO Box 3126, Syracuse, NY 13220-3126
14306778	*	BMG Music Service, P.O. Box 91502, Indianapolis, IN 46291-0032
14306776	*+	Berkheimer, 50 North Seventh Street, Bangor, PA 18013-1798
14306777	*+	Berkheimer Tax Administrator, PO Box 25153, Lehigh Valley, PA 18002-5153
14306779	*+	Bureau Of Collection R, 7575 Corporate Way, Eden Prairie, MN 55344-2022
14306780	*P++	CORTRUST BANK, PO BOX 7030, MITCHELL SD 57301-7030, address filed with court: Ccs/Cortrust Bank, 500 E 60th St N, Sioux Falls, SD 57104
14306781	*+	Ccs/First National Ban, 500 E 60th St N, Sioux Falls, SD 57104-0478
14306782	*	Clinical Assoc in Radiology, P.C., PO Box 49, Pittsburgh, PA 15230-0049
14306783	*+	Commercial Acceptance, 2 W Main St, Shiremanstown, PA 17011-6326
14306784	*+	Creditech, 50 N 7th St, Bangor, PA 18013-1791
14306785	*+	ENT Specialists of Northwestern PA, INC, 3580 Peach Street, Erie, PA 16508-2776
14306786	*+	Erie City School District, 148 West 21st Street, Erie, PA 16502-2834

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14306788	*	First National Collection Bureau, 610 William Way, Sparks, NV 89434
14306789	*+	Frontline Asset Strategies, LLC, 1935 West County Road B2, Suite 425, Saint Paul, MN 55113-2795
14306790	*+	GE Money, PO Box 960013, Orlando, FL 32896-0013
14306792	*+	Holiday Financial Serv, 715 W 38th St, Erie, PA 16508-2626
14291294	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14306794	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14306793	*	Internal Revenue Service, Insolvency Unit, P.O Box 628, Pittsburgh, PA 15230
14291295	*	Internal Revenue Service, Insolvency Unit, P.O. Box 628, Pittsburgh, PA 15230
14306795	*	Internal Revenue Service, Insolvency Unit, P.O. Box 628, Pittsburgh, PA 15230
14306796	*P++	JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519, address filed with court:, J.C. Christensen & Associates, Inc., P.O. Box 519, Sauk Rapids, MN 56379-0519
14306797	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud, MN 56302-9617
14306798	*+	Matthew Brushwood, Esquire, Phelan Hallinan LLP, Omni William Penn Office Tower, 555 Grant Street, Suite 360, Pittsburgh, PA 15219-4411
14306800	*+	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14306801	*+	National Fuel, P.O. Box 2081, Erie, PA 16512-2081
14306802	*+	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
14306803	*+	Nh Northeast Cr Svcs, 41 Simon St, Nashua, NH 03060-3091
14306805	*+	Northland Goup, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
14306806	*+	Northwest Consumer Discount, 3307 Liberty St, Erie, PA 16508-2558
14306808	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14306807	*+	Penelec, 331 Newman Springs Road, Building 3, Red Bank, NJ 07701-5688
14306809	*+	Pra Receivables Management, LLC, As Agent of Portfolio Recovery Assocs., P.O. Box 41067, Norfolk, VA 23541-1067
14306810	*	Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788
14306811	*	Regional Acceptance Corporation, P.O. Box 1847, Wilson, NC 27894-1847
14308971	*	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14306812	*+	Revenue Group, 3700 Park East Dr Ste 24, Beachwood, OH 44122-4305
14306819	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Service, 2509 S Stoughton Rd, Madison, WI 53716
14306813	*+	Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
14306815	*+	Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284
14306818	*+	Spartan Financial, 13730 S Point Blvd, Charlotte, NC 28273-7715
14306821	*+	Tribute, PO Box 790193, Saint Louis, MO 63179-0193
14306823	*+	UPMC Hamot, PO Box 382059, Pittsburgh, PA 15250-0001
14306824	*	UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980
14306826	*+	Verizon, P.O. Box 3037, Bloomington, IL 61702-3037
14306827	*	Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
14306828	*+	Wells Fargo Home Mortgage, 405 Sw 5th St, Des Moines, IA 50309-4675
14306768	##+	Accont Control Systems, 85 Chestnut Ridge, Suite 113, Montvale, NJ 07645-1836
14291275	##	Anesthesia Consultants of Erie, PO Box 1149, Erie, PA 16512-1149
14306814	##+	Saint Vincent Institute, 3530 Peach Street LL1, Erie, PA 16508-2768

TOTAL: 4 Undeliverable, 51 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2021 at the address(es) listed below:

Name	Email Address
Keri P. Ebeck	on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor MidFirst Bank mmiksich@kmllawgroup.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank N.A. wbefcf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Allen David Glance ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr.	on behalf of Joint Debtor Mary Kathryn Glance ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Robert P. Wendt	on behalf of Creditor Wells Fargo Bank NA pawb@fedphe.com
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
William E. Craig	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9